## UNITED STATES BANKRUPTCY COURT DISTRICT OF SOUTH CAROLINA CHARLESTON DIVISION

IN RE: TERRY WAYNE STRICKLAND; MATTIE CHARLENE STRICKLAND; AND HELENA AGRI-ENTERPRISES, LLC DEBTORS

**CASE NO. 20-02804-JW CHAPTER 12** 

## NOTICE OF TEMPORARY FORBEARANCE

Effective Date of Forbearance : July 9, 2020
Termination Date of Forbearance : October 7, 2020
Post-petition due date as of the Forbearance effective date : April 1, 2020

PHH Mortgage Corporation ("SERVICER") hereby provides notice that due to a recent financial hardship resulting directly or indirectly from the COVID-19 emergency, the Debtor(s) has/have requested, and SERVICER has provided, a temporary suspension of post-petition mortgage payment(s) due and owing in the time period referenced above (the "Forbearance Period"). This short-term relief is consistent with the COVID-19 relief available under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

During the Forbearance Period, all terms and provisions of the mortgage note and security instrument, other than the payment obligations, will remain in full force and effect unless otherwise adjusted by this court or through a loan modification.

During the Forbearance Period, Debtor(s) and/or Debtor(s) attorney (if applicable) should work with the SERVICER and the bankruptcy trustee to explore potential remedies to cure any outstanding post-petition mortgage payment(s) at the termination date of the Forbearance Period. Any outstanding post-petition mortgage payment(s) for which there is not an agreed cure will remain due and owing as of the termination date of the Forbearance Period.

This Notice does not constitute an amendment or modification to the Debtor's plan of reorganization and does not relieve the Debtor of the responsibility to amend or modify the plan of reorganization to reflect the forbearance arrangement, if required.

Respectfully Submitted,

/s/ Gentry Collins
Gentry Collins
(Bar No. 104107)
Attorney for Creditor
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## **CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice Of Mortgage Forbearance Due To The Covid-19 Pandemic has been electronically served or mailed, postage prepaid on August 12, 2020 to the following:

TERRY WAYNE STRICKLAND 6470 STRICKLAND RD GREEN SEA, SC 29545

MATTIE CHARLENE STRICKLAND 6470 STRICKLAND RD GREEN SEA, SC 29545

Helena Agri-Enterprises, LLC Fox Rothschild LLP 2 W. Washington St. Suite 1100 Greenville, SC 29601

Reid B. Smith, Debtor's Attorney 1712 Saint Julian Place, Suite 102 Columbia, SC 29204

Fox Rothschild LLP 2 West Washington St, Suite 1100 Greenville, SC 29601

J. Kershaw Spong, Bankruptcy Trustee Post Office Box 944 Columbia, SC 29202 U.S. Trustee, US Trustee Strom Thurmond Federal Building 1835 Assembly St., Suite 953 Columbia, SC 29201

/s/ Gentry Collins
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